

1 {CLEAN VERSION OF THE AMENDED CLAIMS}

2
3 --1. A method for bill or debt presentment and resolution, said
4 method comprising the steps of:

5 storing information regarding a debt from a creditor;
6 generating a bill based upon said information;
7 sending said bill to a debtor requesting payment, said
8 bill including an authorization code unique to
9 said debtor and an invitation for said debtor to
10 resolve said debt by accessing an Internet site;
11 providing access for said debtor to a transaction
12 community software application upon connection by
13 said debtor to said Internet site and following
14 input of said authorization code; and
15 interactively promoting an exchange of information
16 between said debtor and said creditor leading to
17 resolution of said debt.

18
19 2. A method according to claim 1, said method further
20 comprising the step of:

21 allowing said debtor to access information unrelated to
22 said debt, including financial, employment or
23 other demographically pertinent information.
24

1 3. A method according to claim 1, said method further
2 comprising the step of:

3 allowing for payment of said debt by check over the
4 said Internet.

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6 4. A method according to claim 1, said method further
7 comprising the step of:

8 allowing for payment of said debt by credit card over
9 the Internet.
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11 5. A method according to claim 1, said method further
12 comprising the step of:

13 allowing for payment of said debt by check through the
14 mail.

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16 6. A method according to claim 1, said method further
17 comprising the step of:

18 allowing for payment of said debt by credit card
19 through the mail.

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21 7. A method according to claim 1, said method further
22 comprising the step of:

23 allowing said debtor to make charitable contributions
24 in connection with debt resolution.

1 8. A method according to claim 1, said method further
2 comprising the step of:

3 allowing said debtor to make campaign contributions.
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5 9. A method according to claim 1, said method further
6 comprising the step of:

7 sharing revenue such that collected funds are properly
8 allocated between creditors and service providers.
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10 10. A method according to claim 1, said method further
11 comprising the step of:

12 providing advertising and marketing materials
13 appropriate for said debtor.
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1 11. A system for the presentment and resolution of a bill or
2 debt, said system comprising:
3 a database for storing debt information from a
4 creditor;
5 means for generating a bill based upon said debt
6 information;
7 means for providing said bill to a debtor requesting
8 payment;
9 an Internet site established for said creditor, said
10 site including a transaction community software
11 application accessible by said debtor following
12 input of said authorization code, said software
13 application enabling interactive exchange of
14 information between said debtor and said creditor;
15 and
16 means for allowing said debtor to resolve said debt;
17 wherein said bill including an authorization code unique to
18 said debtor and an invitation for said debtor to resolve said
19 bill by accessing said Internet site.
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21 12. A system according to claim 11, said system further
22 comprising means for allowing said debtor to access information
23 unrelated to said debt, including financial, employment or other
24 demographically pertinent information.

1 13. A system according to claim 11, said system further
2 comprising means for allowing for payment of said debt by check
3 over the Internet.
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5 14. A system according to claim 11, said system further
6 comprising means for allowing for payment of said debt by credit
7 card over the Internet.

Auto
8 15. A system according to claim 11, said system further
9 comprising means for allowing for payment of said debt by check
10 through the mail.
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13 16. A system according to claim 11, said system further
14 comprising means for allowing for payment of said debt by credit
15 card through the mail.
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17 17. A system according to claim 11, said system further
18 comprising means for allowing said debtor to make charitable
19 contributions in connection with debt resolution.
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21 18. A system according to claim 11, said system further
22 comprising means for allowing said debtor to make campaign
23 contributions.
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1 19. A system according to claim 11, said system further
2 comprising revenue sharing means properly allocating collected
3 funds between creditors and service providers.

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5 20. A system according to claim 11, said system further
6 comprising means for providing said debtor with advertising
7 materials appropriate for said debtor.--
8

9 IN THE ABSTRACT

10 In accordance with 37 CFR 1.121, enclosed are both clean and
11 marked-up versions of the amended Abstract. The following
12 demonstrates the changes made to the original Abstract:

13 At line 7, please delete "means of".

14 At line 8, please delete "means".

15 At line 9, please delete "said".

16 At line 11, please delete "Said".

17 At line 12, please change "said" to --a--.

18 At line 15, please delete "means".

19 At line 15, please delete "said" (all occurrences) and
20 substitute therefor --the--.

21 At line 16, please change "said" to --the--.

22 At line 20, please change "said" to --the--.